

**EXHIBIT 1**

**Scoliard Declaration**

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Debtors in Possession*

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

_____	)	
In re:	)	Case No. 12-12020 (MG)
	)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,	)	Chapter 11
	)	
Debtors.	)	Jointly Administered
_____	)	

**DECLARATION OF JENNIFER SCOLIARD, IN HOUSE SENIOR BANKRUPTCY  
COUNSEL AT RESIDENTIAL CAPITAL, LLC, IN SUPPORT OF DEBTORS'  
OBJECTION TO KENNETH TAGGART'S (I) "MOTION FOR STAY TO ORDER  
REGARDING LIMITED RELIEF FROM STAY" UNTIL ORDER ON "MOTION TO  
VOID PLEADINGS & SANCTIONS DUE TO VIOLATION OF BANKRUPTCY CODE"  
IS ISSUED BY THE COURT AND (II) AMENDED MOTION TO VOID PLEADINGS &  
SANCTIONS DUE TO VIOLATION OF BANKRUPTCY CODE AND (III) MOTION TO  
REMOVE MORTGAGE LOAN ALLEGED BY KENNETH TAGGART FROM ASSETS  
OF GMAC MORTGAGE, LLC & MOTION TO PROVE OWNERSHIP OF  
MORTGAGE ASSETS (MORTGAGES & NOTES) KENNETH TAGGART DISPUTE  
ASSET(S) OF GMAC MORTGAGE, LLC**

I, Jennifer Scoliard, declare as follows:

1. I serve as In-House Senior Bankruptcy Counsel in the Legal Department at Residential Capital, LLC ("**ResCap**"), a limited liability company organized under the laws of the state of Delaware and the parent of the other debtors and debtors in possession in the above-captioned Chapter 11 cases (collectively, the "**Debtors**"). I have been ResCap's In-House Bankruptcy counsel since September 2010. On October 1, 2012, I was promoted to Senior

Counsel. Prior to September 2010, I served in various legal roles supporting GMAC Mortgage, LLC (“**GMAC Mortgage**”) from January 2008 to September 2010. I joined ResCap in January 2008. In my role as In-House Senior Bankruptcy Counsel at ResCap, I am responsible for the management of all non-routine bankruptcy litigation nationwide, including contested bankruptcy matters. I am authorized to submit this declaration (the “**Declaration**”) in support of the *Debtors’ Objection to Kenneth Taggart’s (i) “Motion for Stay to Order Regarding Limited Relief from Stay” Until Order on “Motion to Void Pleadings & Sanctions Due to Violation of Bankruptcy Code” is Issued by the Court; (ii) Amended Motion to Void Pleadings & Sanctions Due to Violation of Bankruptcy Code and (iii) Motion to Remove Mortgage Loan alleged by Kenneth Taggart from Assets of GMAC Mortgage, LLC & Motion to Prove Ownership of Mortgage Assets (Mortgages & Notes) Kenneth Taggart Dispute Asset(s) of GMAC Mortgage, LLC* (the “**Objection**”).<sup>1</sup>

2. In my capacity as In-House Senior Bankruptcy Counsel, I am generally familiar with the Debtors’ litigation matters, including the Foreclosure Proceeding and related proceedings involving Mr. Taggart. Except as otherwise indicated, all statements in this Declaration are based upon my personal knowledge; information supplied or verified by personnel in departments within the Debtors’ various business units; my review of the Debtors’ litigation case files, books and records as well as other relevant documents; my discussions with other members of the Legal Department; information supplied by the Debtors’ consultants; or my opinion based upon experience, expertise, and knowledge of the Debtors’ litigation matters, financial condition and history. In making my statements based on my review of the Debtors’ litigation case files, books and records, relevant documents, and other information prepared or

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<sup>1</sup> Capitalized terms used herein and not otherwise defined shall have the meaning ascribed to them in the Objection.

collected by the Debtors' employees or consultants, I have relied upon these employees and consultants accurately recording, preparing, collecting, or verifying any such documentation and other information. If I were called to testify as a witness in this matter, I would testify competently to the facts set forth herein.

3. The Foreclosure Proceeding stems from a foreclosure proceeding by GMAC Mortgage in connection with a mortgage and loan (the "**Taggart Loan**") on the property known as 521 Cowpath Rd, Telford, PA 18969 (the "**Property**"). The Property is comprised of three residential units. GMAC Mortgage is the servicer of the Taggart Loan.

4. The Property is an investment property and, as far as I have been able to ascertain, is not Mr. Taggart's primary residence.

Pursuant to 28 U.S.C. § 746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: October 3, 2012

/s/ Jennifer Scoliard  
Jennifer Scoliard  
In-House Senior Bankruptcy Counsel for  
Residential Funding, LLC